



How to Begin

Before you submit your claim for processing, it would be helpful to locate the annuity contract, account statements, confirmation notices or correspondence about this contract. These items can help identify the type of annuity contract owned by the deceased and which distribution options may be available to you. If you cannot easily find these items, just call us and we will provide the information from our records.

Your distribution options can vary depending on the type of contract (Non-Qualified, Traditional IRA or TSA) and your relationship to the deceased. Your financial professional may be able to provide some needed information about the contract. Or, you can simply call us at 1-800-789-7771 for answers to your questions about the contract and your distribution options.

Please note: Your distribution election, and its tax consequences, cannot be changed once a payment has been made to you. We strongly recommend that you consult with a tax advisor before you request a distribution.

Completing the Forms

Each beneficiary claiming benefits must complete this *Claim to Annuity Benefits* form and any additional forms needed for the distribution option(s) selected. Plus, special kinds of beneficiaries (i.e., a minor, trust, estate, partnership, corporation or non-U.S. citizen) are required to provide additional information. A special beneficiary should call us at 1-800-789-7771 for information and any additional forms needed.

Successor Owner/Annuitant (SOA) Option. This option is only available if the spouse is the sole beneficiary of an IRA or NQ contract and the annuitant and the owner are the same. It continues the annuity contract and generally lets you decide when you want to take funds from the contract. The spouse becomes the successor owner/annuitant under the existing contract.

Settlement Option Election Form. This option is available for *any beneficiary* and can be used in combination with any of the preceding options, including lump sum distributions. It involves the purchase of a fixed or variable deferred annuity with all or a portion of the benefits. (You may contact your financial professional for a personalized quote.)

Lump Sum Distribution Form. This option is available for *any beneficiary* and can be used in combination with either of the preceding options. Your distribution will be taxable to you in the year paid.

Spousal Benefit Rollover. *Spousal* beneficiaries of Traditional IRA contracts can roll over benefits to a Traditional IRA in their name. Please speak to your financial professional for more information.

Where to Mail Your Claim

Your completed documents should be mailed to Equitable at the following address:

Regular Mail:

Guaranteed Growth Annuity
P.O. Box 1016
Charlotte, NC 28201-1016

Express Mail:

Guaranteed Growth Annuity
8501 IBM Dr, Suite 150-IR
Charlotte NC 28262-4333

Be sure to include the following items:

- a. A certified death certificate, with raised seal or colored stamp from the issuing authority.
- b. Provide any additional required documents such as tax waivers, guardianship papers, estate documents, etc.
- c. Your completed claim form based on the payment method you have elected.

Additional documents may be required depending upon the contract type and beneficiary status. Please call us at 1-800-789-7771 to ask whether additional documents are required to process your claim.

Next Steps

Upon receipt of your claim, we'll either distribute your benefits or we'll notify you that additional information is required to process your distribution. Please be assured that we'll make every effort to process your claim quickly and give you access to your funds. Depending on the distribution option(s) you selected, you can expect to receive any one or more of the following:

If you choose...

Spousal Benefit Rollover

Settlement Option

Lump Sum Distribution

You will receive...

- Confirmation notice

- First payment check

- Payout contract

- A Direct Deposit form to mail payments to your financial institution, if desired

- A check for benefits

Questions?

You can rely on your financial professional to answer your questions or you can call Equitable at 1-800-789-7771. We appreciate this opportunity to be of service to you.